Case 18-04693 Doc 1 Filed 02/21/18 Entered 02/21/18 14:50:28 Desc Main Page 1 of 9 Document UNITED STATES BANKRUPTCY COURT

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		ĴĔĬ
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	JEI

NORTHERN DISTRICT OF ILLINOIS

FEB 2 1 2018

PFREY P. ALLSTEADT, CLERK INTAKE 3

> Check if this is an amended filing

Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filling alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

F	art 1: Identify Yourself		
1.	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	TOVOSHA  First name  Middle name  WALKER HINTONS  Last name  Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years include your married or maiden names.	First name  Middle name  Last name	First name  Middle name  Last name
		First name	First name
		Last name	Middle name  Last name
	number or federal Individual Taxpaver	xxx - xx - 0 1 7 5 or 9 xx - xx -	xxx - xx

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Walker Hinton

Case number (if known)

The state of the s		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Number		l have not used any business names or EINs.
(EIN) you have used in the last 8 years	1 Business name	Business name
Include trade names and doing business as names	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	7915 Elizabeth St.	Number Street
	Chicago IL GOGZO City State ZIP Code COOK	City State ZIP Code
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
s. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
CONTRACTOR SHOW AND CONTRACT OF THE PROPERTY O		

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Tovasha WalkerHinton

Case number (if known)\_

	art 2: Tell the Court Abo	out Your	Bankrupt	cy Case		
7.	The chapter of the Bankruptcy Code you are choosing to file	for Bai	one. (For a nkruptcy (Fo apter 7	brief description of each, see Norm 2010)). Also, go to the top of	ptice Required by 1 page 1 and check	11 U.S.C. § 342(b) for Individuals Filing the appropriate box.
	under		apter 11			
			apter 12			
			apter 13			
	i international de la capacita de l'actionne de la capacitate de la capaci		apici 13			
8.	How you will pay the fee	☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.		ally, if you are paying the fee y order. If your attorney is		
		□ I ne <i>App</i>	☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).			
		By less pay	law, a judg than 150 the fee in	ge may, but is not required to, % of the official poverty line th	waive your fee, nat applies to you his option, you n	ntion only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.
9.	Have you filed for	Ū No	*****			
	bankruptcy within the last 8 years?	🔲 Yes.	District	When		Case number
			District	When	MM / DD / YYYY	
			2138104	441011	MM / DD / YYYY	Case number
			District	When	MM / DD / YYYY	Case number
10.	Are any bankruptcy	Ď No				
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		· · · · · · · · · · · · · · · · · · ·	Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District	When	MM/DD /YYYY	Case number, if known
			Debtor			Relationship to you
			District	When	MM / DD / YYYY	Case number, if known
	Do you rent your residence?	□ No. □ Yes.	No. Go	andlord obtained an eviction judgo to line 12.	-	Against You (Form 101A) and file it as

Page 4 of 9 Debtor 1 Case number (if know Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? HINTON A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) Mone of the above child care home 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it Chapter 11 of the can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if Bankruptcy Code and any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street City State ZIP Code Voluntary Petition for Individuals Filing for Bankruptcy

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Debtor 1

Tovasha Walker Hinton

Case number (if known)

Part 5:

## Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:** 

You plust check one:

- I received a briefing from an approved credit counseling agency within the 180 days before i filed this bankruptcy petition, and I received a certificate of completion.
  - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
  - Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
  - ☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after i

Active duty. I am currently on active military duty in a military combat zone.

reasonably tried to do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

Walker Hinton

Case number (if known)

Part 6: Answer These Qu	estions for Reporting Purp	oses		
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.			
	16b. Are your debts prim	arily business debts? Business debt investment or through the operation of the	ts are debts that you incurred to obtain	
	No. Go to line 16c. Yes. Go to line 17.	anough the operation of a	to business of investment.	
	16c. State the type of debts y	ou owe that are not consumer debts or b	usiness debts.	
17. Are you filing under Chapter 7?	☐ No. I am not filing under t	Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Cha administrative expens	pter 7. Do you estimate that after any exe ses are paid that funds will be available to	empt property is excluded and o distribute to unsecured creditors?	
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion	
e. How much do you estimate your liabilities to be?  Part 74. Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
For you	I have examined this petition, a	ind I declare under penalty of perjury that	the information provided is true and	
	If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.	napter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed	
	If no attorney represents me an this document, I have obtained	d I did not pay or agree to pay someone and read the notice required by 11 U.S.C	who is not an attorney to help me fill out C. § 342(b).	
		ith the chapter of title 11, United States C		
	understand making a false stal with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	alt in fines up to \$250,000, or imprisonme	money or property by fraud in connection in the for up to 20 years, or both.	
(	I fan Wa	nde x_		
	Signature of Debtor 1  Executed on 02/2/	Signature - 2018	e of Debtor 2	
	MM / DD /	YYYY Executed	MM / DD / YYYY	

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Debtor 1

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

if you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

To tall and that any otate exemption laws that apply.	
Are you aware that filing for bankruptcy is a serious act consequences?  No Yes	ion with long-term financial and legal
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprison   No   Yes	and that if your bankruptcy forms are ned?
Did you pay or agree to pay someone who is not an atto  No  Yes. Name of Person  Attach Bankruptcy Petition Preparer's Notice, Declar	·
By signing here, I acknowledge that I understand the rist have read and understood this notice, and I am aware that attorney may cause me to lose my rights or property if I	nat filing a bankruptcy case without an
Tun Wan Reit x	
Signature of Debtor 1	Signature of Debtor 2
Date 02/21/2018	Date MM / DD / YYYY
Contact phone 773 930 - 6326	Contact phone
Cell phone	Cell phone
Email address Vosha @msn. (om	Email address

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re: Tovasha War	lker)	
Debtor (s)	) Case No.	
	) Chapter	
	)	

## List of Creditors

SYNCB/Wal-mart \$ 2,472 Po Box 965024	SYNCB/AMAZON PLCC P.O BOX 965015 Orlando FL 32896
EL DASO, TX 7999 8 Phi 877-29\$ - 7880	866-634-8379 \$3,511
Personal Finance Company P.O. Box 43490	Dept of ED/NELNET 3015 Parker RD 400
	Aurora CO 80014° 888-486-4722 \$3,002
Continental Fin Co P.O Box 8099	Dept 07 ED/NELNET 3015 parker P.D. 400
	Aurora, CO 800 14 888-486-4722 \$3,990
Citicards CBNA P.O BOX 6241 SIOUX Falls, SD 57117	DeptofED/NELNET 3015 Parker DD 400 Aurora, CO 80014
\$1,682	888-486-4722 \$ 6,988
Chase Card P.O.BOX 15298 Willhington, DE 19850	Dept of ED/NELNET 3015 Parker DD 400 Aurora, Co 80014
800-432-3117 \$1,976	888-486-4722 \$3821

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ONEMain	
P.O BOX 1010	
Evansville, In 47706	
844-298-9773 \$8,444	
Chase card Pro BOX 15298 Wilmington, DE 19850	
140 BUX 10210	
800 432-3117 \$2,473	
First Premier Bank 3820 N Louise Ave	
Sioux Falls, SD 57107	
\$ 949	
Capital CAR RONK 1154 NA	
Capital one Bank USA NA Pro Box 30281	
Salt Lake City, UT 84130	
800-955-7070 \$ 6,989	
Comenity Capital/HSN Pio Box 182120 Columbus, Off 43218	
P.O BOX 182120	
Columbus, Off 43218	
\$ 2,166	
Comenity Bank/Ashsturt P.O BOX 182789 Columbus, Off 43218	
12:0 BOX 182/89	
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(1ty OF Chicago 312-291-4800)	
Dominant at Priving	·
UGO IN SUDETIONS	
Department of Revenue 400 W Superiorst Chicago IL 4065 \$744	